

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
NORTHERN DIVISION**

In re:

David Delacruz  
Joni Delacruz  
Debtor(s)

Case No. 12-21885-dob

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Thomas McDonald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/13/2012.
- 2) The plan was confirmed on 08/24/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/24/2015.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,935.00.
- 10) Amount of unsecured claims discharged without payment: \$66,506.37.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**UST Form 101-13-FR-S (09/01/2009)**

**Receipts:**

Total paid by or on behalf of the debtor	\$26,144.28
Less amount refunded to debtor	\$598.00

**NET RECEIPTS:** **\$25,546.28**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,195.17
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,154.81
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,349.98**

Attorney fees paid and disclosed by debtor: \$791.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
74th District Court	Unsecured	0.00	NA	NA	0.00	0.00
Account Services Collections	Unsecured	493.00	NA	NA	0.00	0.00
Accounts Receivable Solutions	Unsecured	758.00	NA	NA	0.00	0.00
Ally Financial	Unsecured	19,000.00	18,236.12	18,236.12	545.17	0.00
Cash in Hand	Unsecured	173.00	NA	NA	0.00	0.00
CBC Credit Services	Unsecured	488.00	743.63	743.63	22.23	0.00
CBCS	Unsecured	225.00	NA	NA	0.00	0.00
CBE Group	Unsecured	686.00	NA	NA	0.00	0.00
CBM Services Inc	Unsecured	202.00	NA	NA	0.00	0.00
CBM Services Inc	Unsecured	226.00	NA	NA	0.00	0.00
CBM Services Inc	Unsecured	40.00	NA	NA	0.00	0.00
CBM Services Inc	Unsecured	25.00	NA	NA	0.00	0.00
Charter Communications	Unsecured	0.00	422.82	422.82	12.64	0.00
Congress Collection Corp	Unsecured	1,524.00	NA	NA	0.00	0.00
Consumers Energy Company	Unsecured	1,140.00	NA	NA	0.00	0.00
Cottonwood Financial Michigan LLC	Unsecured	703.00	0.00	702.88	21.01	0.00
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Credit Bureau of Manistee	Unsecured	59.00	NA	NA	0.00	0.00
Credit Collection Serv	Unsecured	189.00	NA	NA	0.00	0.00
Credit Protection Associates	Unsecured	601.00	NA	NA	0.00	0.00
Credit Services of Michigan	Unsecured	127.00	NA	NA	0.00	0.00
Credit Services of Michigan	Unsecured	150.00	NA	NA	0.00	0.00
Ditech Financial LLC	Unsecured	37,534.00	25,171.42	25,171.42	752.51	0.00
Ditech Financial LLC	Unsecured	0.00	NA	NA	0.00	0.00
EOS	Unsecured	464.00	NA	NA	0.00	0.00
Euclid Medical Group	Unsecured	10.00	NA	NA	0.00	0.00
Gateway Financial Services Inc	Unsecured	0.00	6,477.61	6,477.61	193.65	0.00
Gateway Financial Services Inc	Secured	13,806.00	6,950.00	6,950.00	6,950.00	610.48
Health Delivery	Unsecured	0.00	25.20	25.20	0.75	0.00
Jefferson Capital Systems-EFT	Unsecured	184.00	184.41	184.41	5.52	0.00
JJ Marshall & Assoc	Unsecured	1,605.00	NA	NA	0.00	0.00

**UST Form 101-13-FR-S (09/01/2009)**

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LHR Inc	Unsecured	499.00	438.48	438.48	13.11	0.00
McLaren Bay Regional	Unsecured	970.00	NA	NA	0.00	0.00
Medical Financial Solutions	Unsecured	0.00	NA	NA	0.00	0.00
Merchants and Medical	Unsecured	25.00	NA	NA	0.00	0.00
MI Department of Treasury	Unsecured	4,296.00	516.00	516.00	15.43	0.00
MI Department of Treasury	Priority	9,150.00	41.00	41.00	41.00	0.00
MI Department of Treasury	Secured	0.00	9,514.23	9,514.23	9,514.23	626.10
MI Department of Treasury	Secured	0.00	763.90	763.90	763.90	50.29
MI Department of Treasury	Unsecured	0.00	755.95	755.95	22.60	0.00
Michigan Bell Telephone Company	Unsecured	464.00	464.00	464.00	13.88	0.00
Michigan Creditors Service	Unsecured	103.00	NA	NA	0.00	0.00
Mid Michigan Medical Center	Unsecured	15.00	NA	NA	0.00	0.00
Mid Michigan Physicians Group	Unsecured	228.00	NA	NA	0.00	0.00
Midland Credit Management Inc	Unsecured	1,248.00	NA	NA	0.00	0.00
Midland Credit Management Inc	Unsecured	1,202.00	NA	NA	0.00	0.00
Money Recovery Nationwide	Unsecured	114.00	NA	NA	0.00	0.00
Money Recovery Nationwide	Unsecured	26.00	NA	NA	0.00	0.00
Oakside Mobile Home	Unsecured	500.00	NA	NA	0.00	0.00
Oakside Mobile Home	Unsecured	0.00	NA	NA	0.00	0.00
Quest Diagnostics Inc	Unsecured	92.00	NA	NA	0.00	0.00
Russell Collection Agency	Unsecured	0.00	26.27	26.27	0.79	0.00
West Asset Management	Unsecured	0.00	NA	NA	0.00	0.00
Williams Township Treasurer	Unsecured	59.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,950.00	\$6,950.00	\$610.48
All Other Secured	\$10,278.13	\$10,278.13	\$676.39
<b>TOTAL SECURED:</b>	<b>\$17,228.13</b>	<b>\$17,228.13</b>	<b>\$1,286.87</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$41.00	\$41.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$41.00</b>	<b>\$41.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$54,867.67</b>	<b>\$1,640.30</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,349.98</u>
Disbursements to Creditors	<u>\$20,196.30</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$25,546.28</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/27/2015

By: /s/ Thomas McDonald

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.